

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE: AMY WEBER Debtor</b>	: : : : : :	<b>No. 22-12377-amc  Chapter 13</b>
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**ORDER REGARDING  
THE TERMS OF DEBTOR’S PHAF MORTGAGE ASSISTANCE**

**AND NOW**, this 11<sup>th</sup> day of March, 2024 upon the agreement of **AMY WEBER** (the “Debtor”) and **HATBORO FEDERAL SAVINGS** (“HFS”), the Court states the following:

**WHEREAS**, HFS has a secured, home equity loan against 683 Whittier Drive, Warminster, Pennsylvania 18974 (“Subject Property”);

**WHEREAS**, Amy Weber, Debtor, owns property at 683 Whittier Drive, Warminster, Pennsylvania 18974;

**WHEREAS**, Amy Weber applied for Pennsylvania Homeowner Assistance Fund (“PHAF”) assistance;

**WHEREAS**, PHAF has approved the Debtor to be granted FIFTY THOUSAND DOLLARS ( \$ 50,000.00 ) as mortgage assistance (the “Grant”) to cure arrears;

**WHEREAS** the Grant is conditioned upon the use of all the granted funds to make payment towards arrears against the Subject Property;

**WHEREAS**, PHAF demanded language from HFS that the Mortgage was “terminated” or “closed”, because the Grant is conditioned upon Debtor not being able to take further draws against the home equity line of credit. However, HFS could only provide language that the account was “frozen”, to preserve its rights as mortgagee and the Debtor’s obligations as mortgagor, until such time as the Mortgage has been fully satisfied (collectively “language dispute”);

**WHEREAS**, Debtor and HFS sought a Court Order to resolve the above “language dispute”;

**WHEREAS**, all agree that Debtor cannot take further draws on the Mortgage;

**IT IS ORDERED** that the Debtor may not draw on the Mortgage account in any manner that increases Debtor’s indebtedness to HFS;

**IT IS FURTHER ORDERED**, that Debtor’s right to draw on the line of credit is permanently frozen and may not be reinstated;

**IT IS FURTHER ORDERED**, that this Order resolves the “language dispute” described above, and that PHAF can use this Order in lieu of a letter from HFS;

**IT IS FURTHER ORDERED** that HFS’s interest in the Mortgage shall be preserved until such time as the Debtor has fully satisfied the entire balance of its debt to HFS.

BY THE COURT

A handwritten signature in blue ink, appearing to read 'Ashely', is written over a horizontal line.

Honorable Ashely M. Chan, Bankruptcy Judge